

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|             |   |                 |                 |
|-------------|---|-----------------|-----------------|
| Applicant:  | Peter H. Redweik  | Examiner:       | Jessica Lemieux |
| Serial No.: | 10/644,110  | Group Art Unit: | 4172            |
| Filed:      | August 20, 2003   | Docket:         | 11202           |
| Title:      | NET PRESENT VALUE FORECAST FOR LIFE-TIME VALUE FINANCIAL<br>PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM |                 |                 |

---

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via EFS-Web with the U.S. Patent and Trademark Office on December 11, 2008.

By: /George H. Gates/  
Name: George H. Gates

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT (37 C.F.R. §1.121)

Dear Sir:

Applicant's attorney received a Notice of Non-Compliant Amendment (37 C.F.R. 1.121) dated November 12, 2008, where the Notice states that the Amendment under 37 C.F.R. §1.111 filed on October 9, 2008, is non-compliant because each claim had not been provided with the proper status identifier.

Applicant's attorney submits herewith a second Amendment under 37 C.F.R. §1.111 to overcome these objections.

In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited.

Should the Examiner believe minor matters still remain that can be resolved in a telephone interview, the Examiner is urged to call Applicant's undersigned attorney.

Respectfully submitted,

GATES & COOPER LLP  
Attorneys for Applicant

Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, California 90045  
(310) 641-8797

Date: December 11, 2008

GHG/

By: /George H. Gates/  
Name: George H. Gates  
Reg. No.: 33,500